

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Robert J. Greenberg et al.	)	Group Art Unit: 3622
	)	
Application No.: 10/706,952	)	Examiner: Nathan C. Uber
	)	
Filed: November 14, 2003	)	Confirmation No.: 7773
	)	
For: SYSTEMS AND METHODS FOR	)	
MANAGING A FINANCIAL	)	
ACCOUNT BASED ON NON-	)	
CREDIT BEHAVIOR OF A	)	
CUSTOMER	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**PETITION FOR EXTENSION OF TIME**

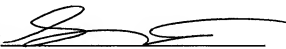
Applicants petition for a two-month extension of time to file a reply to the Office  
Action of October 10, 2008. A fee payment of \$490.00 is enclosed.

Please grant any additional extensions of time required to enter the attached  
reply and charge any additional required fees to Deposit Account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: March 10, 2009

By:   
Jiayu Song  
Ltd. Rec. No. L0500  
202-408-4000